

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

In Re:

Elmer L. Richardson,

Case No. 19-10614-JDW  
Chapter 13

Debtor.

**MOTION FOR PERMISSION TO BORROW**

Comes now the debtor, by and through counsel, and hereby moves the Court for permission to borrow money for the purpose of purchasing an 18-wheeler and to make the payments outside the plan. In support of said motion, Debtor would show unto the Court that his current truck was involved in an accident, and he is surrendering it to the lienholder. Debtor is a truck driver by trade and is in need of another truck to earn his living. Debtor wishes to purchase an 18-wheeler in the amount that will not exceed \$30,000.00, and the monthly payments on the loan shall not exceed \$800.00.

WHEREFORE, Debtor prays that the Court enter an order for permission to borrow money for the purpose of purchasing an 18-wheeler, and that the Chapter 13 Trustee modify the plan accordingly.

Respectfully submitted,

/s/Jimmy E. McElroy #2540  
Attorney for Debtor  
3780 S. Mendenhall  
Memphis, Tennessee 38115

Certificate of Service

The undersigned certifies that the above motion was mailed VIA United States Postal Service or electronically noticed to all parties listed below on June 24, 2019.

/s/Jimmy E McElroy

Elmer Richardson, 4685 Barn Acre Road, Sardis, MS 38666  
Chapter 13 Trustee - sbeasley@barkley13.com  
US Trustee - USTPRegion05.AB.ECF@usdoj.gov  
All Entities on Matrix (see attached)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

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**In Re:**

**Elmer L. Richardson,**

**Case No. 19-10614-JDW  
Chapter 13**

**Debtor.**

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**ORDER FOR PERMISSION TO BORROW (Dkt. )**

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This cause came before the Court on a motion by Debtor(s) for permission borrow money for the sole purpose of purchasing an 18-wheeler. It appeared that after notice to all interested parties, there was no objection to same, and the Court finds as follows:

The debtor is granted permission to purchase an 18-wheeler for an amount not exceed \$30,000.00, and the monthly payments on the loan shall not exceed \$800.00. The debtor is to make the payments directly to the creditor.

**##END OF ORDER##**

AGREED:

/s/ Jimmy E. McElroy MSB #2540  
Attorney for Debtor  
3780 S. Mendenhall Road  
Memphis, TN 38115  
(901) 363-7283  
mcelroylawms@hotmail.com

Label Matrix for local noticing

0537-1

Case 19-10614-JDW

Northern District of Mississippi

Aberdeen

Mon Jun 24 09:57:24 CDT 2019

Capital One

P.O. Box 85149

Richmond, VA 23295-0001

Locke D. Barkley

6360 I-55 North

Suite 140

Jackson, MS 39211-2038

Rebecca Guion Burton

P.O. Box 320001

Flowood, MS 39232-0001

Cenlar FSB

Parker Proctor, Wilson &amp; Associates PLLC

232 Market Street

Flowood, MS 39232-3339

Case

Nort

Aber

ED Financial

P.O. Box 36008

Knoxville, TN 37930-6008

P.O.

Rich

Frederick Guice

1189 Askew Lane

Edwards, MS 39066-9789

Case

232

FICK

CASE

Court

PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

Case

KNOX

P.O.

Rich

(p) PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

MOREFOLK VA 23541-1067

Case

Edwa

DUSTY

JULY

ELTON

Regions Bank

P.O. Box 11007

Birmingham, AL 35288-0001

Case

ROSE

CASH

HORN

Capital One Bank (USA), N.A.

by American InfoSource as agent

PO Box 71083

Charlotte, NC 28272-1083

Cenlar

P.O. Box 77404

Trenton, NJ 08628-6404

Citibank, N.A.

701 East 60th Street North

Sioux Falls, SD 57104-0493

Dillards

P.O. Box 5132

Sioux Falls, SD 57117-5132

Edfinancial on behalf of US Dept. of Educati

120 N. Seven Oaks Dr.

Knoxville, TN 37922-2359

Farm Service Agency

175 Broome Ridge Road #A

Batesville, MS 38606-3040

Jimmy E. McElroy

3780 S. Mendenhall

Memphis, TN 38115-0886

Ollo

P.O. Box 92222

Old Bethpage, NY 11804

Panola County Chancery Clerk

151 Public Sq. #B

Batesville, MS 38606-2298

(p) PANOLA COUNTY TAX COLLECTOR

151 PUBLIC SQUARE SUITE C

BATESVILLE MS 38606-2299

Parker Alan Proctor Jr.

232 Market Street

Flowood, MS 39232-3339

Regions Bank

P.O. Box 10063

Birmingham, AL 35202-0063

Renaasant Bank

Cenlar FSB

Attn: Bankruptcy Department

425 Phillips Blvd.

Ewing, NJ 08618-1430

Elmer L Richardson

4685 Barn Acre Road

Sardis, MS 38666-5200

Santander Consumer USA Inc., successor in in

1027 Ninth Street

New Orleans, LA 70115-2357

Statewide Federal Credit Union

295 E. Layfair Drive

Flowood, MS 39232-9527

Synchrony

P.O. Box 960061

Orlando, FL 32896-0061

TD Retail Card Services

c/o Creditors Bankruptcy Service

P O Box 800849

Dallas, TX 75380-0849

The Bureaus, Inc./Synchrony Bank  
c/o PRA Receivables Management, LLC  
P O Box 41021  
Norfolk, VA 23541-1021

(p) TOWER LOAN  
P O BOX 320001  
FLOWOOD MS 39232-0001

Tower Loan of Mississippi, LLC  
P.O. Box 320001  
Flowood, MS 39232-0001

Tradition Auto Sales  
137 N. MLK Drive  
Indianola, MS 38751-2352

U. S. Trustee  
501 East Court Street, Suite 6-430  
Jackson, MS 39201-5022

USDA Farm Service Agency  
c/o U.S. Attorney  
900 Jefferson Avenue  
Oxford, MS 38655-3608

Gregory J. Walsh  
The Sundmaker Firm, L.L.C.  
1027 Ninth Street  
New Orleans, LA 70115-2357

Wells Fargo Bank, N.A.  
PO Box 10438, MAC F8235-02F  
Des Moines, IA 50306-0438

Samuel D. Wright  
900 Jefferson Ave.  
Oxford, MS 38655-3608

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Panola County Tax Collector  
151 Public Sq. #C  
Batesville, MS 38606

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

Tower Loan  
P.O. Box 1647  
Batesville, MS 38606

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Cenlar FSB

(d) Santander Consumer USA Inc.  
1601 Elm St, Suite 800  
Dallas, TX 75201-7260

(d) Statewide Federal Credit Union  
295 E. Layfair Drive  
Flowood, MS 39232-9527

(u) Tower Loan of Mississippi LLC

End of Label Matrix	
Mailable recipients	38
Bypassed recipients	4
Total	42